

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Stephen Decker
Andrea Decker**

Case No.: 19-24855
Judge: VFP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 1/8/2020

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLS Initial Debtor: S D Initial Co-Debtor A D

Part 1: Payment and Length of Plan

- a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on February 1, 2020 for approximately 54 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☒ Other sources of funding (describe source, amount and date when funds are available):
\$1,000 already paid into the plan
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
 Description:
 Proposed date for completion: _____
 - ☒ Refinance of real property:
 Description: 168 Laurel Court, Secaucus, NJ 07094
 Proposed date for completion: October 2023
 - ☐ Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	Attorney Fees	2,560.00
Internal Revenue Service	Taxes and certain other debts	35,000.00
New Jersey Division of Taxation	Taxes and certain other debts	300.00
New York Dept. of Labor	Taxes and certain other debts	13,006.50
New York State Dept.	Taxes and certain other debts	800.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Financial Services	2017 Toyota Camry XLE	31,241	full amount of the claim

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Toyota Financial Services - auto loan for Lexus
Toyota Financial Services - auto loan for Corolla
Wells Fargo Home Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Navient	Educational	Paid outside of Plan.	0.00

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Financial Services	0.00	Auto lease	Assumed	189.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/31/2019

Explain below **why** the plan is being modified:

To update the New York Department of Labor Taxes from unknown; To reflect the auto loan from Toyota for the Corolla as unaffected by the plan; To surrender the Toyota Camry.

Explain below **how** the plan is being modified:

Part 3 was modified to reflect \$13,006.50 to be paid to the New York Departemnt of Labor; Part 4f was modified to included Toyota Financial services (auto loan for Corolla)

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 8, 2020

/s/ Stephen Decker

Stephen Decker

Debtor

Date: January 8, 2020

/s/ Andrea Decker

Andrea Decker

Joint Debtor

Date January 8, 2020

/s/ David L. Stevens

David L. Stevens 034422007 NJ

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10

United States Bankruptcy Court
District of New JerseyIn re:
Stephen F Decker
Andrea Decker
DebtorsCase No. 19-24855-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 51

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db/jdb
518467293 +Stephen F Decker, Andrea Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518382064 +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
518382065 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518466765 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518472454 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518382068 +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518382069 +Center for Infectious Disease, 20 Prospect Ave., Hackensack, NJ 07601-1962
518382071 +Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
518382074 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999

518382075 Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
518506027 +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518426695 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518382078 +Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518506028 +Michael Harrison, Attorney At Law, 3155 Route 10 East - Suite 214,
Denville, NJ 07834-3430

518678150 +NYS Dept of Labor- UI Div, PO Box 611, Albany, NY 12201-0611
518382081 +New York Dept. of Labor, Unemployment Insurance Division, PO Box 15122,
Albany, NY 12212-5122

518382082 +New York State Dept., of Tax & Finance, Bankruptcy Section, PO Box 5300,
Albany, NY 12205-0300

518382080 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
Trenton, NJ 08695)

518382086 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026,
Cedar Rapids, IA 52409)

518382087 +Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518802632 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518442335 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

518441981 +Toyota Motor Credit Corporation dba Lexus Financia, PO Box 9013, Addison, Texas 75001-9013
518432752 Wells Fargo Bank, N.A., Attn: Default Document Processing,
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

518382089 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335,
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 21 2020 22:49:30 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2020 22:49:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:01
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021518382066 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:55 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285518452615 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:01:28
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518452613 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:02:22 Capital One N.A.,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518382067 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:08 Capital One Na,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285518382072 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 22:49:08 Comenitycapital/lxvisa,
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125518382073 +E-mail/PDF: creditonebknofications@resurgent.com Apr 21 2020 23:01:13 Credit One Bank,
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873518492115 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:22
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657518382076 +E-mail/Text: bankruptcy@firstelectronic.com Apr 21 2020 22:49:51 First Electronic Bank,
Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271518382077 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Apr 21 2020 22:48:55 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346518382070 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:01:51 Chase Card Services,
Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850518470651 E-mail/PDF: resurgentbknofications@resurgent.com Apr 21 2020 23:01:16 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 51

Date Rcvd: Apr 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518382079 +E-mail/PDF: pa_dc_claims@navient.com Apr 21 2020 23:02:57 Navient, Attn: Bankruptcy,
Po Box 9000, Wiles-Barr, PA 18773-9000

518494339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 23:01:12
Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

518503526 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 23:01:12
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541

518458025 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:22
Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788,
Kirkland, WA 98083-0788

518491740 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 22:49:22
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

518382083 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:41 Synch/care Credit Du,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518386379 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:02:38 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518499482 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:41 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

518382084 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:41 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518382085 +E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 23:01:02 Synchrony Bank/PC Richard,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518482849 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 21 2020 23:01:28 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518385656* +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106

518506054* +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210

518426770* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

518506055* +Michael Harrison, Attorney at Law, 3155 Route 10 East, Suite 214,
Denville, NJ 07834-3430

518475151* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
Trenton, NJ 08695)

518382088* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409)

518451594* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

518442573* Wells Fargo Bank, N.A., Attn: Default Document Processing,
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@LOGS.com,
njbankruptcynotifications@logs.com
David L. Stevens on behalf of Joint Debtor Andrea Decker dstevens@scura.com,
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c
om

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 51

Date Rcvd: Apr 21, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

David L. Stevens on behalf of Debtor Stephen F Decker dstevens@scura.com,
ecfbkfilings@scuramealey.com/lrichard@scura.com;lleon@scura.com/martinezcr93878@notify.bestcase.c
om
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7